Certificate Number: 11760-PAM-DE-031904858

Bankruptcy Case Number: 18-04105



11760-PAM-DE-031904858

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 14, 2018, at 9:37 o'clock AM PST, Timothy Ryman completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 14, 2018 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher

Certificate Number: 11760-PAM-DE-031907812

Bankruptcy Case Number: 18-04105



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 14, 2018, at 6:10 o'clock PM PST, Robyn Ryman completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 14, 2018 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher